From: "K & J Frew" < jkfrew@usamedia.tv> on 10/02/2007 11:05:03 AM

Subject: Truth in Lending

Please do any and all that you can to stop these credit card rip-offs. I just had to get out a magnifying glass to read a notice from Bank of America that my rate could jump to 32%. Why was an 18% or 24% interest not enough? We are diligent in protecting our credit rating but cannot control when or what time a check will arrive and be processed. Our post office is unreliable so we pay online and still have to fight to prove we have made timely payments. Please protect people from the credit card loan shark practices. Thank you, Judy Frew